

Monstrous!!!—Who is the Culprit?—Ask Mr. Meredith, the persecutor of John Lovell.

## JOHN LOVELL AND THE BANK OF MONTREAL.

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To the Editor of THE DAILY STAR,

DEAR SIR,—May I solicit publication of what follows. My letters show the animus of the Branch Manager of the Bank of Montreal and my unfortunate position in his eyes. I had occasion to call on him to discount a note for \$150. I no sooner entered his office than he abruptly asked: "Do you want discount?" I said: "Yes, for a small amount." He said: "You won't get any." I urged him to look at the note. He replied: "I will not; get one of the Directors to indorse the note and I will discount it." I said: "Have I your permission to offer it, through Mr. Clouston, to the Board?" He said: "*You can only do so through me.*" Surely a gentleman would have looked at the note. He almost turned me out on his office. I want to know if a customer is to be grossly insulted by a Branch Manager, a would-be nabob, without

recourse to the Board of Directors. He had the effrontery to say: "*You can only do so through me.*" During fifty-six years of my account in the Bank of Montreal I never had a note protested. My circumstances are now better than they were years ago, when discounts were given me.

You will perceive by the *decisions* that I was tried and convicted on the testimony of the Branch Manager. My British-born right in the matter is ignored. I was not summoned to defend myself against a groundless (but successful) attempt to take away my standing in the Bank; consequently I am ignorant of the statements or rather misstatements of the Branch Manager.

Yours respectfully,

JOHN LOVELL.

Montreal, 29th February, 1892.

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JOHN LOVELL AND THE BRANCH MANAGER OF THE BANK OF MONTREAL

MONTREAL, 16th February, 1892.

E. S. CLOUSTON, Esq.,  
General Manager, Bank of Montreal.

SIR,—I sincerely regret trespassing on your time. I applied yesterday to Mr. Meredith for discount of the enclosed note, but he absolutely refused to even look at the note. My application he seemed to delight in treating with contempt. His conduct was offensive. I tried to tell him that I had an account in the Bank since 1835, that I never allowed a note of mine to go to Protest, and further that I had no paper under discount. He said, "Get one of the Directors to indorse the note and I will discount it." I told him that I never asked a gentleman to indorse a note of mine. "Have I your permission to offer the note for discount, through Mr. Clouston, to the Board?" He told me I could only do so "through him."

I have ever been proud to have an account in the third largest monied institution in the world. During the time I had the Parliamentary printing I made large deposits. One was for \$24,000. When the Bank was attacked for an over act of Mr. King's, both the Hon. Thomas Ryan and Mr. Rose called on me. I was then the owner of the *Daily News*. Those gentlemen were anxious to know from me what course I purposed taking. I told them that I would cause the matter to be alluded to in a favorable manner, notwithstanding my light opinion of Mr. King's wisdom. I did so, and afterwards received their thanks.

I am now in my 32nd year. Am I to be sacrificed through Mr. Meredith's rudeness and heartlessness? In justice to him I do state that four months ago, when I personally called on him for a small discount, he told me that he "was not there to throw away the Bank's money," adding that he did not like the paper I offered, but on my saying that I would not trouble him again he discounted the note. Then I supposed that my son would be easier in money matters, but unfortunately he had some wonderful inventions in hand unfinished, and could not give me any money.

I trust that you and the Board will order the discount and spare me from being branded as unworthy of a discount, with two names and my indorsement for \$150, particularly now as I have a large work in hand in the interest of this country. The issue will cost \$200,000.

Yours obediently,  
JOHN LOVELL.

BANK OF MONTREAL,  
Montreal, 16th Feb., 1892.

JOHN LOVELL, Esq., Montreal,

DEAR SIR,—I regret that I do not see my way to authorize the discount of your note of \$150—returned herewith. I make it a rule not to interfere with the Managers of the different Branches, as they are held solely responsible for the paper they discount. In this case, according to your own statement, he is only carrying out the condition of the last loan he made you in refusing this, and I cannot see how he can be blamed—besides, I understand you keep your account at the Merchants' Bank now, and it seems to me that you should apply to them.

Yours truly,  
E. S. CLOUSTON,  
General Manager.

MONTREAL, 17th February, 1892.

E. S. CLOUSTON, Esq.,  
General Manager, Bank of Montreal,

DEAR SIR,—I have just received yours of yesterday with the enclosure—note for \$150—it was doomed by Mr. Meredith. It appears by its return to me, it had no better fate in your hands. I asked to have the matter put before your Board of Directors. I am left to feel that you declined this simple act of justice to an old customer, whose account has been in the Bank of Montreal since 1835, without a Protest. I am sure that your Mr. Meredith must be the author of my taking my account to the Merchants Bank of Canada. Let me tell you, very truly, that my account in the Bank of Montreal was never taken from it, nor did I ever try to open an account in any other Bank in this city. In 1871 the late Sir Hugh Allan requested my firm to open an account in the Merchants Bank of Canada. We did. We were forced to do so. But I have always kept my Bank account in your Bank. No later than Dec., 1889, I deposited a Merchants check for \$9,272, and that was for value received. I have made other deposits before and since. It is only recently I had occasion to ask for trifling discounts.

I have been cautious in putting myself before the public, among whom I have many valued friends. I have willfully refrained from making known many incidents in my eventful life. Now I am driven to indulge in an *exposé* of some of them. I may here repeat that I have no paper of any kind, personally, under discount. I never speculated in money matters, nor in real estate, nor in any other risk outside of my own legitimate business. I have loaned large amounts without ever charging or taking a cent of interest. I do not owe even a cent for the bread I eat, for the clothes I wear, nor for rent for the house I reside in. I have always worked steadily. I never used a pair of skates for want of time. I never indulged in a cigar. Above all I take pride in saying that I never tasted liquor in a public house. But to save myself from further mortification I have to tell those who have generously trusted me for the necessities of life that I have still sufficient means to meet any debts I may incur, especially for the bread I eat. I say all this in the hope of my supplies not being stopped through Mr. Meredith's heartless conduct.

I now respectfully notify you and the Board of Directors, of Mr. Meredith's high opinion of some of them: *that he would discount my note provided I got one of the Directors to indorse it.* What generosity! I now claim the right to publish the entire correspondence. But before doing so, I will put a printed copy of it into the hands of each of the Directors of the Bank of Montreal, except into the hands of the Honorable J. J. C. Abbott, for whom I entertain marked disrespect.

Yours obediently,  
JOHN LOVELL.

I have patiently awaited for six days an acknowledgment of the preceding letter. Now I feel at liberty to place the correspondence before the estimable President and Board of Directors of the Bank of Montreal for their decision.

*To the President and Board of Directors of the Bank of Montreal,*

GENTLEMEN,

Allow me to appeal to you for redress in a recent matter wherein I was grossly insulted by your Branch Manager in language not becoming a gentleman. I respectfully called on him to get discount for a note of \$150, with three names. In a rude manner he positively refused even to look at the note which I held out to him. My having it gave him a chance to sneer at me, by telling me that he would not discount anything for me; but in the same breath he said: "Get one of the Directors to indorse it, and I will discount it." I am at a loss to know what he meant, because I never asked any gentleman connected with the Bank to indorse a note of mine.

I respectfully desire to know from your Board if I am to be branded by your Branch Manager as unworthy of the slightest credit, even with good names, unless indorsed by a Bank Director.

My account in the Bank was opened in 1835, fifty-six years ago. During all that time I never had a note of mine protested, nor did the Bank ever lose a dollar by me or through me. Why shut down on me now?

Had my account been of a few years' standing, instead of fifty-six, I might have endured the rudeness of your Branch Manager.

Should I be forced to publish the *exposé*, it will give me an opportunity of putting myself before the public, and of telling what I did for this Country, especially in 1837. My fate will serve as a caution to the Bank's customers to be careful how they approach the Branch Manager of the Bank of Montreal.

I am aware that there is no law to punish his insolence, but through that mighty engine—THE PRESS—he may be called to the Bar of Public Opinion. He will be left to regret his insolence to an old citizen of seventy-two years' honorable standing in this city and in this country. I shall wonder if he finds a sympathizer in the world.

I most sincerely desire to avoid the publication of the rudeness which caused the accompanying correspondence.

I now look to the Board of Directors of the Bank of Montreal to order my restoration, and save me from further mortification. My discounts are few and far between.

Yours obediently,

JOHN LOVELL.

MONTREAL, 24th February, 1892.

BANK OF MONTREAL,

MONTREAL, 26th February, 1892.

JOHN LOVELL, Esq., Montreal,

SIR,—Your printed communication dated 24th instant, addressed to the President and Directors of the Bank, received consideration at the Meeting of the Board this morning, and I am requested by the Board to state that, while they regret that you should feel aggrieved in the manner you mention, they have inquired into the circumstances and cannot find that there was any discourtesy or intentional offence offered you in the interview alluded to, or that you have been treated unfairly.

Your obedient servant,

E. S. CLOUSTON,  
General Manager.

The preceding closes my unfortunate (I am not ashamed of it) position in the Bank of Montreal. The Branch Manager is sustained in his nefarious act, without reliable information. I am grieved to say it makes him an unmelted nabob. By a one-sided trial he has escaped. Were he on examination in a Court of Justice, before an intelligent jury, I, as my own

Advocate, may be excused for giving the probable words of a verdict:

"We find that the Plaintiff has been shamefully and insolently treated by the Branch Manager of the Bank of Montreal. We recommend the Bank to discount the note and to restore the Plaintiff to the position he has honorably held, for the last fifty-six years, in the Bank. We further recommend that the said Branch Manager be reprimanded."

Feb. 27, 1892.—To-day I drew the balance in my favor, \$18.60, and of course asked to have my unsullied account of fifty-six years closed in the third largest monied banking institution in the world.

*My original intention was to publish the preceding correspondence*, but on showing it to a few estimable friends they particularly requested non-publication—to endure the baseless fabrication silently. For the present I will, because I have still a hope of publishing LOVELL'S GAZETTEER AND HISTORY OF CANADA; therefore, I must try to keep in a quiet mood while entering on a general canvass for support for the great work.

JOHN LOVELL,

Printer and Publisher.

MONTREAL, 27th February, 1892.

## JOHN LOVELL IN AN ESTIMABLE POSITION.

Having, for the present, set aside the incubus imposed on me by the decision of the Bank of Montreal, I here take the liberty to allude to a trying matter in which I was extricated by the kind and timely request of Mr. F. Wolferstan Thomas and the noble act of Mr. William Molson, both gentlemen of the Molsons Bank. My trying position was forced by the wanton conduct of Mr. E. H. King, the Assistant Manager of the Bank of Montreal. This tyrannical and overbearing act will be fully ventilated in my Memoirs. I will show how Mr. King split a straw to injure the Bank he was sworn to support.

In an interview with Mr. Hickson (now Sir Joseph) relative to the *Daily News*, to which he was an able contributor, I gave him my honest opinion, which he thought well of. He said: "Lovell, you will always find in me a friend." These were the words of a clever writer, a most capable Railway Manager, and a thorough gentleman. Since then I had occasion to call on him at his private residence at 9 a.m. to say that I was engaged on a large work and that I required a loan of \$—-. He at once said: "Come to my office at 10. I will leave an envelope with a check for you. Mr. Drinkwater will have it." This estimable gentleman lent me his money without security. I am thankful to say that I have repaid the amount with sincere gratitude.

In 1856 I had the honor of knowing Mr. Henry Rogers of Wolverhampton. In that year my notes, given to papermakers and others, were under discount in the Bank of Montreal for about £11,000 (\$44,000). Owing to positively refusing to become a one-sided politician, I was deprived of a large job of printing. I was left with three printing offices—one in Montreal, one in Toronto and one in Quebec. Everybody—that is, those who were in the printing business—knew that there is no money in presses and type unless commercially employed; therefore, I was temporarily out of cash. On a certain day I had a note for £500 to provide for. It was given to one of the papermakers. I called at his office to have it renewed, but he was absent. On my return to my own office I found Mr. Henry Rogers. After a friendly shake

hands, he said: "Mr. Lovell, I heard from Mr. Anderson that you are in money difficulties." I said: "Yes, but only for a short time. I have just been out to get a note for £500 renewed." He said: "Did you succeed?" "No, I could not find the party." He turned to my desk and took his Bank check book from his pocket, and filled up a check in my favor for £500, which he handed to me. I looked at it and said: "Mr. Rogers, do not think me unkind or rude." Before he could say a word I tore it in atoms. He said: "Mr. Lovell, you want the money. I have it to spare." I said: "Mr. Rogers, you are under no compliment to me. I cannot accept your money, even as a loan. The party to whom I owe the money is wealthy. I have large transactions with him." Mr. Rogers then said: "I want you to call on Mr. Anderson, the President of the Bank of Montreal, and tell him that I have £20,000 (\$80,000) to my credit in the Bank—that I will not disturb any of the amount before you have paid your entire indebtedness to the Bank." I obeyed this kind request. It had a powerful effect. Before the close of six months I disposed of a property on St. James street for £17,000 (\$68,000) which enabled me to retire every note I had in the Bank of Montreal or anywhere else.

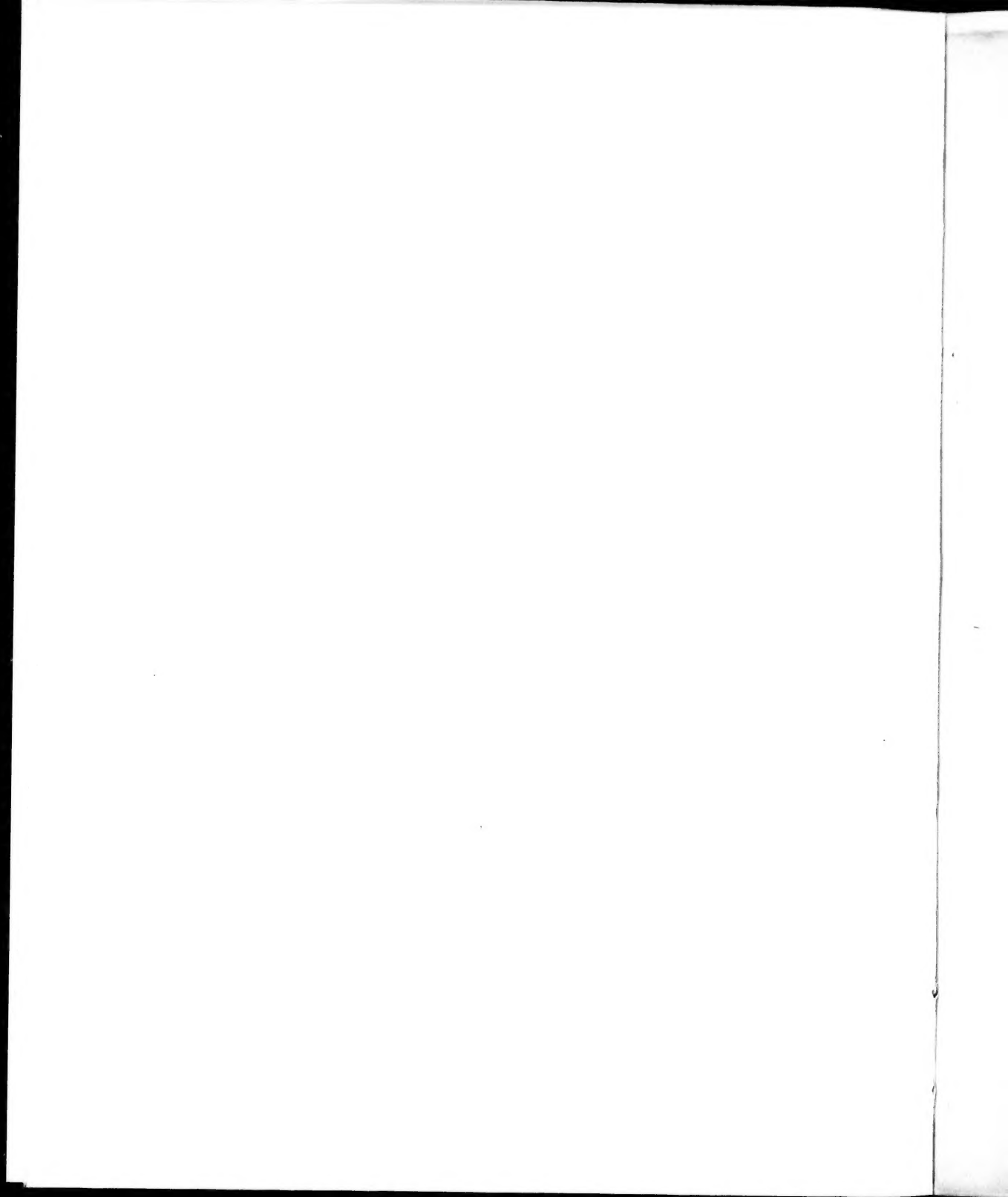
I could mention, and I will in my Memoirs, many similar kind offers,—yes, and very many kind acts.

I cannot put off referring to two gentlemen, now residents of the United States—one of them residing in Washington, D.C., the other in New York. The first one called at my office last summer (1891) and enquired for Mr. Lovell. He came to my desk. He shook hands with me and said: "Mr. Lovell, you do not know me? In 1836 I was your apprentice. You were always kind to me. You knew my father and mother. I left you to seek a fortune in the United States. I succeeded. I am now more than a millionaire. I am the President of a Bank in Washington, D.C. Should you come there ask for G— T—. I am as well known in Washington as you are in Montreal. Come direct to my house."

The other is a gentleman residing in New York. He controls millions of dollars. I am proud to have

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him as a Stockholder for one hundred shares of \$100 each in THE CANADIAN GAZETTEER PUBLISHING COMPANY, Limited. On subscribing he offered me his check for \$500, being five per cent. on his shares, to enable me to begin a canvass for subscribers for LOVELL'S GAZETTEER AND HISTORY OF CANADA. I declined taking his check until I had disposed of 1175 shares. To this gentleman I sent a printed copy of my correspondence with the Bank of Montreal. Here follow a few words from his letter: "I regret to hear of your treatment by the Branch Manager of the Bank of Montreal. It shows his unfitness for the position he holds."

I now enjoy sincere pleasure in complying with the request of the Editor of AMERICAN DICTIONARY OF PRINTING AND BOOKMAKING, because I have always been a devoted student and practical worker in the art of printing.

NEW YORK, 3rd February, 1892.

DEAR MR. LOVELL.—I should be obliged if you could favor me with a photograph of yourself with some biographical material, for my DICTIONARY OF PRINTING AND BOOKMAKING. I could not think of issuing this book without a sketch of the leading printer of the Dominion of Canada and so closely identified with the history of the art in Canada.

Yours truly,

W. W. PASKO.

MONTREAL, 6th February, 1892.

W. W. PASKO, Esq., New York.

DEAR SIR.—I have your kind letter of the 3rd. Please accept my thanks for your desire to have my photo with some biographical information relative to my life. Up to this I have declined to have my photo taken, but as you desire it for your AMERICAN DICTIONARY OF PRINTING AND BOOKMAKING, a work that must be highly prized by every lover of the art preservative, I will have it taken. I have been a resident of this city since August, 1820. In August, 1823, I entered a printing office as an apprentice, scarcely knowing a from b. I was fortunate in getting into business, on my own account in 1835. As the publisher of some useful works, my income enabled me to assist, occasionally, some aspirants to literary fame, by printing their books with no hope of compensation other than the conviction of being the means of helping literary ventures.

I never presumed to make any public use of events in my life. You have, by kind words, induced me to attempt putting on record some of them. I will try to send you the result in a condensed form. Let me say that I never had the advantage of one year's schooling in a school room, consequently my attempt I cheerfully submit to your pruning knife or, perhaps, to your waste basket. I gratefully acknowledge the instruction I always received in a printing office.

I am now engaged on LOVELL'S GAZETTEER AND HISTORY OF CANADA, an important work for this Canada of ours. It is to make, if published, eleven Royal 8vo. volumes. I will send you the Prospectus.

Please get your publishers to put me down as a subscriber to the Bookmaker; also to American Dictionary of Printing and Bookmaking.

Yours respectfully,

JOHN LOVELL.

MONTREAL, 26th February, 1892.

W. W. PASKO, Esq., New York.

DEAR SIR.—On the 5th inst. I received yours of the 3rd. I answered on the 6th, offering my thanks for your desire to have my Photo and some Biographical information. The latter is sent herewith; also, my Photo, a copy of which is now being engraved. The plate will be handed to you shortly by my son, C. W. Lovell, of the Oxford Bindery, 142 Worth street.

Yours respectfully,

JOHN LOVELL.

*For American Dictionary of Printing and Bookmaking.*  
BIOGRAPHICAL SKETCH OF JOHN LOVELL, PRINTER  
AND PUBLISHER IN MONTREAL, CAN.

WRITTEN BY HIMSELF.



John Lovell.

I was born in Harbor Hill, near Bandon, county Cork, Ireland, on the 4th Aug., 1810. At the age of nine I was taken to Bandon to be sent to school. For some time previously my good mother taught me the first steps in English. On arriving in Bandon, my mother arranged to send me to Mr. Patrick Dowd's school. The school hours were from 6 a.m. to 6 p.m., an hour being allowed for breakfast and an hour for dinner.

My father and mother, with 8 children, arrived in Montreal on 4th August, 1820, my tenth birthday. My father with his family were on a farm for about three years. On our return to Montreal from Maskinongé, in the fall, he rented a large field from Colonel Evans, at Cote-à-Baron. In August, 1823, I was walking on Notre Dame street. A boy, John Curran, an apprentice in a printing office, stopped me and asked: "Would you like to be a printer?" I said yes, without even knowing what a printer was. He took me to Mr. Edward Vernon Sparahawk's office on St Jean Baptiste street. The foreman, Mr. Enos Folsom, gave me a piece of copy, covered with Monks and Friars.\* I could not read it. My straw hat was under the frame, I picked it up, placed it in front of me. I saw that I could get to the back door without being noticed. Unfortunately—I should say fortunately—the gate leading to the street was ten feet high. I tried to climb it, but on reaching a certain height I fell backwards to the ground. From loss of blood I lay senseless. On being missed from the office Mr. Folsom sent Curran to find out what had become of me. He found me lying in my blood. He could not lift me. He then got one of the men to help him. I was carried into the office. The blood was wiped off. Cold water restored me to consciousness. Mr. Folsom asked me why I tried to leave. I told him that I could not read the copy he gave me; that I wanted to go home to my mother. He was a considerate, kind and good man. He said that he gave me the blurred copy to try how I could read it. Then he gave me a piece of well printed copy and he showed me how to set it. On finding that I scarcely knew a from b, he advised me to go to a night school; that he would help me in the office. So he did. Ever afterwards I looked on him as a kind friend. Four years ago he died in his native state—Vermont—aged 84.

In the course of time I became a fair compositor, a type setter. After being two years in Mr. Sparahawk's employ, he failed. He was the owner and editor of the *Canadian Times*, a weekly newspaper. The office was sold in 1825, to a number of Canadian gentlemen. They were the owners of the *Canadian Spectator*, then being printed by William Lane. It was the advocate of the then powerful Papineau party. It was edited by Mr. Jocelyn Waller, an able writer and a

\* In those days Monks and Friars were frequently seen on printed pages or sheets, caused by careless ink-taking on balls and a want of proper distribution of the ink. The black daubs were called Monks. A want of sufficient ink on balls, consequently on the type, was called Friars, sometimes too pale to be read by a novice such as myself.



worthy Irishman. I remained in the office, Mr. Folsom being retained as foreman. In about six months the owners found the cost of carrying it on too great. They sent to Three Rivers for Mr. Ludger Duvernay, a fine specimen of a French Canadian. He bought the office. Unfortunately his means were slender, consequently his trials were burdensome. In 1826, several Canadian gentlemen induced Mr. Duvernay to begin a new paper—*La Minerve*. It was ably edited by Mr. A. N. Morin.

When *La Minerve* was commenced Mr. Duvernay discharged Mr. Folsom. I remained with him as long as he paid me \$1.75 per week, but his business was light. He had two newspapers to provide for with non-paying subscription lists and few advertisements. In 1827 I got a good offer from the foreman of the *Montreal Gazette*, which Mr. Duvernay allowed me to accept. *The Gazette*, now a flourishing paper, was then owned by Mr. Robert Armour, a wholesale woolen merchant, and a noble specimen of a Scotch gentleman. My engagement expired in 1831. Then I went to Quebec, where I worked on Parliamentary printing till July, 1832. As the Cholera was at its height there, in obedience to the urgent request of my good mother, I returned to Montreal, where I was made foreman of *L'Ami du Peuple* office. *The Irish Advocate* was printed in the same office. It was owned by a number of Irish gentlemen. In 1833 I bought it and commenced business on my own account. Ever since I have been at the head of a printing office.

In 1832 I joined the Montreal Cavalry. I was at the battle of St. Charles in 1837 and of St. Eustache in the winter of same year. I witnessed the destruction, by fire, of St. Benoit.

Previous to the battle at St. Eustache I left the Montreal Cavalry and helped to form the Queen's Light Dragoons, and was made Paymaster Sergeant and appointed one of the orderlies to Sir John Colborne, who led the troops at St. Eustache. On my return to Montreal I was ordered to the Frontier, under Captain Walter Jones, M.D., a dashing soldier. I remained till the rebellion was ended.

I cheerfully apologise for referring to so many gentlemen. Their names always had and ever will have a revered place in my memory.

During six months of the rebellion I closed my office and saddled my horse for active service. Of course I had to discharge the hands employed. I felt for some of them, one in particular named Cinq-Mars. He had a wife and nine children depending on his earnings for subsistence. Several months after he was discharged he told me that his wife, his children and himself were in a state of starvation. He appealed to me to lend him the use of a small hand press and of a few cases of Long Primer type so that he might print a small sheet in French to sell for a half-penny. I consented upon getting a pledge that he would only print translations from the English newspapers (Martial law was then in force). I had a part of the office partitioned for a press and type. At that time I was on my way to the Frontier to pay our troop with money received from the Commissariat. Three days afterwards I received a message from a friend in Montreal, that my printing office was seized because I harbored rebels, and my material taken to the vaults in the Court House. On telling my Captain he graciously allowed me to return to Montreal. On my arrival I went to my office in St. Nicholas street. On going upstairs I was accosted by one of Colonel De Bleury's *Carabiniers* with a fixed bayonet, he saying: "Que veux tu?" I said: "Ceci est mon imprimerie." Without a moment's hesitation he said: "Sortez, vous avez encouragé des rebelles." In an instant he thrust his bayonet at me. I went to Attorney General Ogden's office. I asked him why my office was seized and my effects taken to the vaults of the Court House, even to the files of auctioneers' bills and catalogues and of my ordinary job work. He boldly said that I had encouraged rebels, that I ought to be sent to prison. I said, "Arrest me, if you dare." My loyalty was rudely questioned by an unmanly man. On going out I met Colonel Wetherall at the door. He perceived that I was in a passion and kindly asked: "What's the matter, Lovell?" I told him. He felt that I was wronged. He knew of the daring service I rendered him the night before the battle of St. Charles. He urged me to return with him to the Attor-

ney General, but I could not. I was distracted, I could not trust myself again in the presence of Mr. Ogden. During the afternoon I received an apology from the Attorney General. My printing material was at once returned to me, the *Carabiniers* were ordered to leave, and compensation offered, which I refused.

From the time of re-opening my office, in December, 1838, I printed and published numerous books, especially school books. For years I was the only school book publisher in Canada. I printed and published the *Literary Garland* for thirteen years. I may say that for the past fifty years I have been the Montreal Directory publisher. It was commenced as an 18mo. of about 100 pages, Long Primer type. To-day it is a Demy 8vo. of 1010 pages in Nonpareil type, double columns, which shows the extraordinary growth of Montreal, with a population of 211,302 by my Census of Montreal, compiled in January, 1891. In 1857 I published the Canada Directory, a volume of 1544 pages, double columns. In 1871 I compiled and published the Dominion Directory, a volume of 2565 pages of 3 columns, Royal 8vo.

In September, 1849, I was married to Miss Sarah Kurecayn. She is the mother of twelve children. Two of them were called to an eternal home—ten have ever been a blessing to our happy union.

In 1872 I was part owner and manager of a large printing office at Kouses Point, N.Y. After three years trial and an outlay of \$200,000 for land, buildings, printing material, paper and labor, to produce English copyrights, the undertaking failed, but I have the satisfaction of knowing that it led to the establishment of four of my sons in New York. One of them, John W. Lovell, is the Vice-President and General Manager of the United States Book Company.

I am now, February, 1892, trying to get subscribers to enable me to publish LOVELL'S GAZETTEER AND HISTORY OF CANADA in eleven Royal 8vo. volumes at \$9 a volume. The issue will cost \$200,000. If undertaken, 110 editors will be employed on it, to ferret out, *on the spot*, the history of every place having a name in Canada, from the landing of the first white man to the present time.

I am now in my 82nd year, having spent 71 years in Montreal, 67 of them happily in a printing office.

JOHN LOVELL.

MONTREAL, 25th February, 1892.

#### JOHN LOVELL TO HIS WIFE AND CHILDREN.

MY DEAR WIFE AND CHILDREN.—The preceding gives you an idea of the uncalculated for treatment by which I am stigmatized by the Branch Manager of the Bank of Montreal, and, I regret to say, indorsed by those in authority in the Bank. You can easily perceive that I have been wrongfully and foully treated. I defy proof of any kind that may justify the course taken by my traducers. The very fact that I have been a customer of the Bank for fifty-six years, without a protested note of mine, ought to give me a standing for a small discount. The venom of the Branch Bank Manager had its sting, but the poison was only a solace to cheer the decision of the Branch Manager against me. I defied him to bring proof derogatory of my solvent commercial standing. I look with pride on my long life and honorable standing among my Fellow-Citizens.

In after years when this statement is being read by any of you, I want you to know that a heavy hand—a Branch Bank Manager's—was unscrupulously raised to wantonly injure me, without cause, especially while I was engaged making financial and other arrangements to enable me to successfully undertake the publication of LOVELL'S GAZETTEER AND HISTORY OF CANADA—A Work that would be ably edited by three of our estimable citizens—A Work that would put this grand country in its true and wonderful light before ourselves and the outside world—A Work that would show our beloved Mother Country our loyalty and devotion, as a strong lever of British connection. May the noble spirit of loyalty be ever, as it now is, our pride and devotion to our magnanimous British Nation.

Before closing this letter to my Wife and Children, I am

glad to be able to say that we are happily enjoying peaceful and prosperous homes, under the guidance of benign Governments—British and British Canadian.

I am proud to be

Your affectionate Husband and Father,

JOHN LOVELL.

MONTREAL, 29th February, 1892.

#### JOHN LOVELL'S MEMOIRS.

*To be published within a year from March, 1892.*

Several well-wishers have repeatedly asked me to write a Memoir of my eventful life. Now that I am dragged before my Fellow-Citizens by the Branch Manager of the Bank of Montreal, in a humiliating position, I may, so far as my advanced age (in my 82nd year), daily business calls and the need of rest will allow, try to pass my evenings transcribing, re-writing and writing events in my life. I have had severe trials to contend with, wonderful temptations to resist. Some may interest the general public, such as a graphic account of the 1837 times, especially as an eye-witness and a participator in the battle at St. Charles, of the battle at St. Eustache and as a witness of the burning of St. Benoit. I will give an account of Attorney General Ogden's seizure of my printing office, because I harbored rebels, while I was serving on the Frontier in the Queen's Light Dragoons! An account of frequently meeting, through Sir John Rose's influence, the Publishers Committee, in 1872, in London, and of my reception in the Colonial Office as a literary private, of my going to Rouses Point with five of my sons and a large staff of Canadian workmen to seek shelter and protection—afterwards to import

into this Canada of ours the printed sheets of books at a nominal duty, the printing of which in Canada, at that time, would subject me to six months imprisonment, and a fine of \$20 for each and every copy of said books printed here. The whole matter will be explained in my Memoirs, if published.

It is possible I may be compelled to bring painful transactions affecting some of our great men before the public. If so, they must heap their anathemas on the head of Mr. Meredith, the Branch Manager of the Bank of Montreal. Through him alone am I forced to write a Memoir of myself, and to put a few of our prominent men in the net of scandal. Of course I will not omit Mr. Meredith. I will try *gently* to make him notorious; and I will say that he had not enough of honor left in his careens to remedy his nabobism or his deputyism.

I shall have much to introduce and much to ventilate of occurrences within my own personal knowledge.

The ground work of my projected Memoirs is being laid out. I will work it into shape, whenever time and opportunity offer.

The details are likely to make a 400 page volume. It will be sold for \$1.50, in April, 1893, or sooner, should I be spared to complete my *REMINISCENCES* of events which have occurred in my time in this glorious Canada of ours. Thank God, my present health is good, I am able to do a fair day's work cheerfully and willingly; therefore I expect, in God's Providence, to complete my *MEMOIRS* by the time stated.

Subscriptions will be received at 23 and 25 St. Nicholas street.

JOHN LOVELL,

*Printer and Publisher.*

MONTREAL, 29th February, 1892.